

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/193,787
				Filing Date	11/17/1998
				First Named Inventor	Jay Paul Drummond, et al.
				Group Art Unit	
				Examiner Name	
				Attorney Docket Number	D-1077+1
Sheet	1	of	2		

[illegible][illegible]

Examiner Signature	<i>Salute Wailoh</i>	Date Considered	9	24/01
-----------------------	----------------------	--------------------	---	-------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.

+

PTO/SB/08B (10-96)
Approved for use through 10/31/99. OMB 0651-0031
Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	09/193,787
				Filing Date	11/17/1998
				First Named Inventor	Jay Paul Drummond, et al.
				Group Art Unit	
				Examiner Name	
Sheet	2	of	2	Attorney Docket Number	D-1077+1

[illegible]

Examiner Signature	<i>Salvatore Weir</i>	Date Considered	9/24/01
-----------------------	-----------------------	--------------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.**

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Complete if Known

MAY 14 2001

(use as many sheets as necessary)

Sheet 1 of 2

Application Number	09/193,787
Filing Date	11/17/1998
First Named Inventor	Jay Paul Drummond
Group Art Unit	2761
Examiner Name	
Attorney Docket Number	D-1077+1

[illegible]

RECEIVED

~~MAY 22 2001~~

Technology Center 2100

[illegible]

Examiner
Signature

Galatee Wrayton

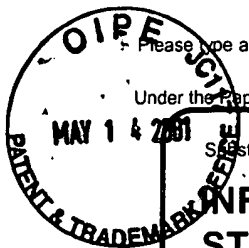
Date
Considered

10/18/01

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.

+



Please use a plus sign (+) inside this



PTO/SB/08B (10-96)
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Used for use through 10/31/99. OMB 0651-0031
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 2 of 2

Complete if Known

Application Number	09/193,787
Filing Date	11/17/1998
First Named Inventor	Jay Paul Drummond
Group Art Unit	2761
Examiner Name	
Attorney Docket Number	D-1077+1

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials ¹	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Microsoft Press Computer Dictionary. 2nd Edition. Page 145. 1994	
		Canada: Toronto nets a first with Internet Technology. Electronic Payments International. No. 117, page 5. 3/1997	
		The Year of the Thin Client. Cards International. No. 169, page 7. 12/11/96	
		IBM Revamps OS/2. Communications Week, No. 634, page 21. 10/21/96	
		Totty, Patrick. Web Navigation. Credit Union Magazine, Vol. 65, No. 7, Pages 66-68. 7/1999	
		Merrick, Bill. E-Commerce Tops list of Emerging Technologies. Credit Union Magazine, Vol. 65, No. 4, Page 14. 4/1999	
		Orenstein, Alison. CIBC, NCR develop Web-based bank unit. Bank Systems & Technology, Vol. 34, No. 5, Page 18. 5/1997	
		Leon, Mark. TP Monitor Vendors Spin Web Features. InfoWorld, Vol. 18, No. 27, Page 37. 7/1/1996	
		Patridge, John. CIBC expands Bank Machine Offerings. Globe & Mail. Page B6. 2/1997	
		Java Goes Full Circle. Bank Technology News, Vol. 9, No. 12, Page 9-10. 12/1996	
		More ATM Deployers Surf the Radio Waves. Bank Network News, Vol. 14, No. 23, Page 2. 4/1996	

Examiner
Signature

Valerie Wayles

Date
Considered

10/18/01

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.